

## Advertisement.

GIVING A THOUGHT  
TO  
FIRE INSURANCE

Schedule Rating, the Self-  
Elective System—Gives Prop-  
erty Owner Voice—Economic  
Cost Trend Is Downward—  
Method Is Scientific.

Second of a Series of Eight Sketches.  
The First may be seen in "The Herald" in  
the Near Future.

Were I a business man seeking safe  
quarters for a mercantile or manufactur-  
ing enterprise in any large city, I would  
not only want information as to the  
rental price but I would want to know  
what fire insurance rate I would have to  
pay. While no guarantee against de-  
struction by fire, of course, a low pre-  
mium rate indicates that the construc-  
tion is good and the danger from fire  
minimized. There is nothing like modern  
scientific rating by schedule to strip  
off the gingerbread and make a building  
transparent.

Schedule rating is your fire insurance  
balance sheet of debits and credits. On  
the debit side are the fire breeding and  
fire spreading deficiencies; on the credit  
side the fire resisting, fire preventing  
and fire extinguishing factors. As these  
matters are largely under the control of  
the owner, we call this a Self-elective  
rating system. It is rightly named.

Pause for a moment and imagine the  
thousands of ramifications that must  
enter into schedule rating. No two  
buildings are alike; no two occupancies  
alike; fire resistive and fire breeding con-  
ditions are all different.

Designed at first for mercantile and  
manufacturing properties and other  
large structures used for business pur-  
poses, schedule rating has been extended  
to apartment houses of larger area,  
though not yet generally to average  
dwellings. It takes into consideration  
varying features of each individual risk  
and looks into the configuration pos-  
sibilities and probabilities of the city in  
which the property is located, including  
width and grade of the streets, police and  
fire department efficiency and other  
factors that might have a bearing upon  
"damageability" from fire.

There is nothing secret about the way  
your rate is made. It is set forth in this  
balance sheet of debits and credits (all  
printed out in detail and expressed in  
dollars and cents) and you or your au-  
thorized agent or broker may have a  
copy. In fact you should study this  
balance sheet carefully if you would  
know how your premium rate may be  
still further lowered by improving the  
fire resistive features of your property.

Our schedules are not perfect—no man  
made system is—but we are sincerely  
trying to perfect this Self-elective plan  
of rating for your sake as well as our  
own. It is one of the anomalies of fire  
insurance that we, as underwriters,  
would rather insure low than high rated  
risks. So we bend our energies toward  
inducing you so to perfect and safeguard  
your property that a low rate will be pro-  
duced. Every time we can by this  
method prevent a fire loss—and every  
fire in a large city is the seed of a con-  
flagration—we reduce the cost to you,  
furnish an example to others, conserve  
the resources of the country and pos-  
sibly make some money ourselves. Yours  
is the short but ours is the long road to  
profit.

About the only classes of properties  
today not generally rated by schedule  
are average dwellings and risks of like  
character. Logically all such properties  
fall into certain groupings based upon  
construction and take the same or a  
fixed or flat rate. We rate it a "mini-  
mum" rate. It is quite expensive to rate  
dwellings by schedule, there not being  
enough differentiation in the individual  
risks, which are grouped by grades of  
construction called "classes," to make  
an appreciable difference, and the pre-  
mium rate is so low to start with that the  
variation is likely to be only a few cents  
either way. The trend, however, is to-  
ward the application of schedule rating  
to even these few exceptional classes.

The machinery for schedule rating is  
enormous. Practically every fire loss in  
the United States sustained by stock  
companies is now classified as to cause,  
construction of the building, occupancy  
—everything! It is a herculean job.  
We are learning to measure the "damage-  
ability" of property of the many kinds  
(how susceptible to fire and water dam-  
age it is); the hazards of "exposure"  
(your neighbor's property); what breeds  
fire, spreads fire, and what puts out fire.  
All this is reflected in a basis rate which  
may be termed our manufacturing cost  
for better understanding. To this we  
must add our home office expenses; the  
charges we have to pay for public super-  
vision, and fees and licenses; to the forty-  
eight states of the Union; taxes (excep-  
tionally high taxes they are too); and the  
cost of inspections, reinspections, and  
what not, all of which may be likened to  
the "jobbing" of manufactured articles,  
though there is, of course, much differ-  
ence. Our retailing process comes when  
the finished product—the policy con-  
tract—is delivered to you at a given rate  
through local agents or brokers. In ad-  
dition to all this, of course, comes the  
constant stream of fire losses and their  
adjustment and payment.

Every agent and every broker are  
lending their influence to induce you to  
make the changes that will make your  
property safer and thereby secure credits  
in your premium rate; inducements that  
make the cost to you lower. Every rat-  
ing organization in the country has an  
expert staff that is ever at your service  
for this specific purpose.

If you know of any other business  
that is so ready and so willing, even so  
expansive, to give you immediate conces-  
sion in price for doing your obvious duty  
to yourself, your community and your  
Nation—well, I would like to know what  
business it is!

JOHN B. MORTON  
President  
NATIONAL BOARD OF  
FIRE UNDERWRITERS  
76 WILLIAM STREET, NEW YORK

Copies of "Safeguarding the Home," teaching  
Fire Prevention to you and your children, will be  
sent on request.

SEVEN ARMY CAMPS  
WILL BE ABANDONED

Devens, Sherman, Grant,  
Pike, Meade, Jackson and  
Bragg Eliminated.

LAND TO BE RETAINED  
Possible Use for Citizens'  
Training Camps Is  
Considered.

TROOPS GO ELSEWHERE

Secretary Weeks Announces  
Distribution to Meet Reduc-  
tion in Personnel.

WASHINGTON, July 26.—Abandon-  
ment of Camps Devens, Massachu-  
setts; Sherman, Ohio; Grant, Illinois;  
Pike, Arkansas; Meade, Maryland;  
Jackson, South Carolina, and Bragg,  
North Carolina, were announced to-  
day by Secretary Weeks.

Camps to be retained are Dix, New  
Jersey; Travis, Texas; Lewis, Wash-  
ington, and Knox, Kentucky. Mr.  
Weeks said. A small force of regu-  
lars, the Secretary said, would be re-  
tained at Camp Meade, Maryland, but  
the great majority moved.

The War Secretary said that in the  
case of the camps to be abandoned all  
troops would be removed and the  
greater part of the buildings salvaged,  
but that the land and certain perma-  
nent improvements would be retained  
for use in event of a future appropria-  
tion permitting their utilization as  
citizens' military training camps.

Corps areas and divisional command-  
ers have been ordered by the War De-  
partment, Secretary Weeks said, to pre-  
pare for the redistribution of troops  
made necessary by the reduction in the  
enlisted strength of the army. Actual  
changes of station, however, will be  
postponed until supplemental instruc-  
tions are issued by the department.

Under the order the First Division, at  
Camp Dix, N. J., will remain at that  
place, selected as a permanent canton-  
ment, and the Second Division will re-  
main at Camp Travis, Tex., also a re-  
tained cantonment, while the Third  
Division, stationed at Camp Pike, Ark.,  
will be moved to Camp Lewis, Washing-  
ton.

Headquarters of the Eighth Brigade  
at Camp Lewis will be transferred to  
Vancouver Barracks, Washington; head-  
quarters, Tenth Brigade, at Camp  
Jackson, S. C., will be moved to Jef-  
ferson Barracks, Missouri; headquarters,  
Twelfth Brigade, at Camp Grant, Illi-  
nois, to Fort D. A. Russell, Wyoming;  
headquarters, Fourteenth Brigade, at  
Camp Meade, Maryland, to Plattsburg  
Barracks, New York.

The Second Infantry Training Centre  
Regiment at Camp Sherman, Ohio, will  
go to Fort Sheridan, Illinois; the Third  
Infantry Training Centre Regiment at  
Camp Sherman will go to Fort Snelling,  
Minnesota.

The Sixth Infantry, at Camp Jackson,  
will go to Jefferson Barracks except  
two companies which are detailed to  
Fort Crook, Neb.; the Tenth Infantry

J. R. VOORHIS, 92 TO-DAY,  
TO CELEBRATE BY WORKING

President of City's Board of Elections Says That Break-  
ing the Daily Schedule Is Responsible for  
Many a Fit of Illness.

John R. Voorhis, president of the  
city Board of Elections, Grand Sachem  
of Tammany Hall, and an office holder  
who believes that the man should seek  
the office at 9 in the morning and  
stay in it all day, will celebrate his  
ninety-second birthday to-day sticking  
on the job as usual.

To the various persons, most of them  
with political axes of their own to  
grind, who for the last twenty years  
have been objecting to Mr. Voorhis's  
appointment to this office or that on  
the ground of his age, he is the most  
inexplicable thing alive. When he was  
seventy the cry was first raised that he  
was too old for public service—that he  
looked vigorous enough, but that a man  
that old was sure to show it soon—and  
now at 92 he is still doing a full day's  
work and says himself that he is thriving  
on it.

He announced yesterday that he did  
not expect to observe his birthday in  
any way, and didn't see why a birth-  
day should differ from any other day.  
It's breaking the schedule, he ex-  
plained, "that has brought on many a  
fit of illness. As a human machine I

seem to be functioning satisfactorily.  
I guess I'll let well enough alone."  
Mr. Voorhis takes no vacations, as he  
has declared on each of his last ten  
birthdays, and except in severe weather  
always walks to his office in the  
Municipal Building from his home in  
Greenwich Village. He wears no glasses  
and hears as well as anybody else and  
almost invariably works at his desk an  
hour and a half more than any one  
in the office.

He has held office, though not con-  
tinuously, for forty-eight years, having  
been among other things a police com-  
missioner, fire commissioner and magis-  
trate. Mayor Hylan made him head of  
the Board of Elections three years and  
a half ago.

Another man, who takes time lightly,  
Daniel M. Tredwell of the Home Title  
Company of Brooklyn, counted his  
ninety-fifth birthday, but spent it out of  
doors instead of at a desk. In fine  
weather he goes to his office every  
day, but when it is very hot or during  
particularly bad periods in winter he  
goes there only three days a week.

He spent yesterday at home of his  
niece, Mrs. Alfred Harvey, at Rockville  
Centre, L. I. He lives at 546 Carlton  
avenue, Brooklyn, and is the author of  
several books on laws and scientific  
subjects.

Seventy-ninth, at Camp Meade; the  
Eightieth, at Camp Meade, and the  
Eighty-third, at Camps Knox and Ben-  
ning.

Engineer regiments placed on the in-  
active list and for which other regiments  
are designated as sponsors include the  
Fourth, at Camp Lewis; the Fifth, at  
Camp Meade, and the Twelfth, at Camp  
Grant.

The Seventeenth Infantry training  
centre regiment at Fort McIntosh,  
Texas, will go to Fort Sam Houston;  
the Nineteenth Infantry training centre  
regiment will go from Camp Sherman  
to the Presidio, San Francisco; the  
Thirty-fourth Infantry at Camp Meade  
to Madison Barracks, New York, except  
one battalion, which goes to Fort On-  
tario, and two companies to Fort How-  
ard, Md.; the Fifty-third Infantry, Camp  
Grant, Ill., to Fort D. A. Russell; the  
Fifty-fourth, Camp Grant, to Fort  
Wayne, Mich., except one battalion,  
which goes to Fort Brady, Mich., and  
one battalion to Fort Sherman, Ill.; the  
Fifty-fifth Infantry at Camp Lewis, to  
Fort George Wright, Wash., except one  
battalion to Fort Lawton, Wash., and  
one battalion to Fort Missoula, Mont.;  
the Fifty-ninth at Camp Lewis to Van-  
couver Barracks, less five companies in  
Alaska; the Sixty-fourth, Camp Meade,  
to Plattsburg Barracks, except one bat-  
talion to Fort Washington, Md., and the  
First tank group at Camp Meade, will  
remain there.

The headquarters of the First Cavalry  
Division, to be organized, will be sta-  
tioned at Fort Bliss, Texas, and will in-  
clude the First Cavalry at Fort Douglas,  
Ariz.; the Second at Fort Riley, Kan.;  
the Third at Forts Meyer, Virginia, and  
Ethan Allen, Vt.; the Fourth at Brown-  
sville, Texas; the Fifth at Fort Huachuca,  
Ariz.; the Sixth at Fort Huachuca, Ariz.;  
the Seventh and Eighth at Fort  
Bliss, Texas; the Ninth in the Philip-  
pines; the Tenth at Fort Huachuca,  
Ariz., and the Eleventh at Monterey,  
Cal.

The Twelfth Cavalry at Del Rio,  
Texas, and Panama, will be consolidated  
at Del Rio, while the Fourteenth at Des  
Moines, Iowa, will be called upon to  
send one squadron to Fort Sheridan.

The Seventy-sixth Field Artillery at  
Camp Pike, Ark., will go to Camp Lewis,  
Wash., and the Eighty-first Artillery at  
Camp Knox, will remain there, except  
one battalion, designated for Fort Sheri-  
dan.

ATLANTIC FLEET MAY  
NOT VISIT EUROPE  
Cruise Not Included in Orders  
for Six Months.

WASHINGTON, July 26.—Orders of Ad-  
miral H. P. Jones, commanding the At-  
lantic fleet, announced to-day, covering  
operations of the fleet from August 1  
to January 2, made no mention of any  
European cruise such as has been ru-  
mored.

Battle ship divisions five and six, com-  
posed of the Pennsylvania, flagship; North  
Dakota, Florida, Delaware,  
Arkansas, Wyoming, New York and  
Texas, will operate on the southern  
drill grounds August 1 to 26, reaching  
New York August 27, to remain until  
September 5; they then will proceed to  
Newport for material overhaul.

The ships will be on the southern  
drill grounds again September 12 to 30  
and October 10 to 23, coming north be-  
tween times.

**COSTS \$3.68 EACH A DAY  
TO TREAT EX-SOLDIERS**

**Average of 12,000 Patients in  
United States Hospitals.**

WASHINGTON, July 26.—Hospital treat-  
ment of former service men costs on the  
average \$3.68 per day per case, Dr. C. H.  
Lavinder, Assistant Surgeon-General of  
the Public Health Service, to-day told  
the Senate investigating committee.  
There has been a daily average of 12,000  
patients in public health hospitals, the

**A LESSON IN  
INVESTMENT**

Over a long term of years  
and year by year mortgage  
loans on real estate have  
proven the most stable,  
conservative and the best  
income paying investments  
of the greatest investors.  
This is the lesson of the  
Lockwood Committee's in-  
vestigation. Apply it to  
your own investments, and  
while you're about it get  
the best—5½% Guaranteed  
Mortgages.

**LAWYERS TITLE  
& TRUST CO.**

160 Broadway, New York  
128 Montague St., Brooklyn  
44 Court St., Brooklyn  
267 Fulton St., Jamaica, N. Y.  
333 E. 149th St., N. Y.  
1354 Broadway, Brooklyn  
160 Main St., White Plains, N. Y.

**For Athletes**

The Original Product

**BAUME  
BENGUE**

(Baume Analgésique Bengué, Paris)

**Relieves Pain**  
Keep a Tube Handy  
Thos. Leeming & Co., N.Y.

**The  
U. S. ROYAL CORD**

A famous tire—a famous tread. Acknowl-  
edged among motorists and dealers alike  
as the world's foremost example of Cord  
tire building. Always delivering the same  
repeated economy, tire after tire, and  
season after season. The stripe around  
the side-walls is registered as a trade  
mark in the U. S. Patent Office.



**The truth a year ago:  
a bigger truth to-day—**

**"Go to a legitimate dealer  
and get a legitimate tire"**

**I**F it were possible for the thou-  
sands of U. S. dealers to gather  
into one big national convention,  
the public would have a surprising  
picture of good tire merchandising.

Probably you would see banners  
reading like this:—

"We sell tires and tire service—not  
discounts."

"Our customers demand the *par*  
quality tire at a net price."

"Ask us about the leadership of  
U. S. Royal Cords."

"The public wants values instead  
of discounts."

The sale of U. S. Royal Cord Tires  
in June, 1921, more  
than doubled that of  
June, 1920.

People have ac-  
cepted U. S. Royal  
Cords as the tire that

all other tires are measured by today.  
The *par* quality tire at a net price.

In time to come, the significance  
of the present year will be even more  
apparent than now.

1921 will stand out as the year when the  
public declared itself.

When people refused to be mere *transient*  
tire trade.

When they turned their backs on "dis-  
count" tires—and *went to quality and stayed*  
with quality.

Go to a legitimate dealer and get a legiti-  
mate tire.

See the U. S. policy in operation as a per-  
sonal transaction. Buy your tires as you do  
the other standard products you use.

Let a reputable manu-  
facturer and his reputable  
dealer take responsibility  
for your tire economy.  
Instead of taking it your-  
self—as "discount" tires  
make you do.

**As people say  
everywhere**

**United States Tires  
are Good Tires**

**United States Tires**  
**United States Rubber Company**

**Tire Branch, Broadway at 58th Street**

**SOCONY**  
REG. U. S. PAT. OFF.

**GASOLINE**  
and  
**Polarine**

**The red, white and  
blue SoCONY sign  
is the motorist's  
best friend.**

**"Every Gallon  
the Same"**

**WE SELL  
SOCONY  
MOTOR  
GASOLINE**  
STANDARD OIL CO. OF N.Y.

The sign of a reliable dealer  
and the world's best Gasoline

**STANDARD OIL CO. OF NEW YORK**  
**26 Broadway**